

**Information to identify the case:**

Debtor 1	<b>Ramon M. Garcia</b>	Social Security number or ITIN	<b>xxx-xx-6237</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
**Case number: 19-20328 RKM**      Date case filed for chapter 7: **1/17/19**

**Official Form 309A (For Individuals or Joint Debtors)** (12/15)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ramon M. Garcia	
2. All other names used in the last 8 years	aka Ramon Maximilliano Garcia	
3. Address	3729 South Atlas Way West Valley City, UT 84120	
4. Debtor's attorney Name and address	David L. Fisher Fisher Law Group PLLC 2825 East Cottonwood Parkway Suite 500 Cottonwood Heights, UT 84121	Contact phone 801-931-9001 Email: <a href="mailto:fisherlawllc@lawyer.com">fisherlawllc@lawyer.com</a>
5. Bankruptcy trustee Name and address	Kenneth A. Rushton tr P.O. Box 212 Lehi, UT 84043	Contact phone (801) 768-8416 Email: <a href="mailto:KRus8416@aol.com">KRus8416@aol.com</a>

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>June 6, 2019 at 09:30 AM</b>  Location: <b>405 South Main Street, Suite 250,  Salt Lake City, UT 84111</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/5/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Ramon M. Garcia  
 Debtor

Case No. 19-20328-RKM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: sjl  
 Form ID: 309A

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 Total Noticed: 27

Date Rcvd: May 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2019.

db +Ramon M. Garcia, 3729 South Atlas Way, West Valley City, UT 84120-3701  
 tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212  
 11234743 +Aldous and Associates, PLLC, Attn: Bankruptcy, Po Box 171374, Holladay, UT 84117-1374  
 11234744 +Bruce L. Richards & Associates, Re: Cyprus Credit Union, 455 E 500 S #401,  
 Salt Lake City, UT 84111-3317  
 11234747 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 11234749 +Cyprus Credit Union, Po Box 9002, 3876 W Center View Way, West Jordan, UT 84084-6512  
 11234750 +Cyprus Cu, Po Box 9002, 3876 W Center View Way, West Jordan, UT 84084-6512  
 11234751 #+Dominion Energy, P.O. Box 45841, Salt Lake City, UT 84139-0001  
 11234753 #+Gabriel M. Simcox, 622 West 5750 South, Murray, UT 84123-5718  
 11234755 +Granite Credit Union, 3675 South 900 East, Salt Lake City, UT 84106-1964  
 11234757 +JEREMY M. SHORTS, P.O. Box 971233, Orem, UT 84097-1233  
 11234758 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400  
 11234759 +Morgan Jwlr, Attn: Bankruptcy Dept, Po Box 45820, Salt Lake City, UT 84145-0820  
 11234760 +Office of Recovery Services, Attn: Bankruptcy Dept, 195 North 1950 West,  
 Salt Lake City, UT 84116-3100  
 11234763 +The Bank of Missouri, PO Box 91510, Sioux Falls, SD 57109-1510  
 11234764 +Total Visa, P.O. Box 5220, Sioux Falls, SD 57117-5220  
 11234765 Utah Podiatric Physicians And Surgeons, 400 West 430 North, Salt Lake City, UT 84115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: fisherlawllc@lawyer.com May 03 2019 02:01:09 David L. Fisher,  
 Fisher Law Group PLLC, 2825 East Cottonwood Parkway Suite 500,  
 Cottonwood Heights, UT 84121  
 11234745 +EDI: CAPITALONE.COM May 03 2019 05:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 11234746 +E-mail/Text: opsq\_usbankruptcy@cashnetusa.com May 03 2019 02:01:13 Cash Net Usa,  
 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863  
 11234748 +E-mail/Text: ctduepecust@cornwelltools.com May 03 2019 02:01:19 Cornwell Quality Tools,  
 Attn: Bankruptcy Dept, 667 Seville Road, Wadsworth, OH 44281-1077  
 11234752 +E-mail/Text: bankruptcy@expressrecovery.com May 03 2019 02:01:24 Express Recovery Services,  
 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057  
 11234754 +EDI: PHINGENESIS May 03 2019 05:58:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,  
 268 South State Street Ste 300, Salt Lake City, UT 84111-5314  
 11234756 EDI: IRS.COM May 03 2019 05:58:00 Internal Revenue Service,  
 Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346  
 11234761 +EDI: PRA.COM May 03 2019 05:58:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 11234762 +E-mail/Text: ecfbankruptcy@progleasing.com May 03 2019 02:01:34 Progressive Leasing,  
 256 West Data Dr, Draper, UT 84020-2315  
 11234766 +EDI: UTAHTAXCOMM.COM May 03 2019 05:58:00 Utah State Tax Commission, 210 North 1950 West,  
 Salt Lake City, UT 84134-9000

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2019

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: sjl  
Form ID: 309A

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Total Noticed: 27

Date Rcvd: May 02, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

David L. Fisher on behalf of Debtor Ramon M. Garcia fisherlawllc@lawyer.com,  
fisherdr81428@notify.bestcase.com  
Elizabeth R. Loveridge tr eloveridge@strongandhanni.com,  
rchristensen@strongandhanni.com;eloveridge@ecf.axosfs.com  
Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4